Commercial Card Programs

Reference Material
Agenda

• Commercial Card Programs Summary
• How It Works - Application through Reconciliation
• Policy Review
• Forms
• Travel
• PaymentNet Mobile
• Questions & Card Services Contact Info
Program Summary

- Card Services manages commercial card program
- JP Morgan Chase is IPHEC vendor
- Commercial Card Programs
  1. One Card
     i. P-Card
     ii. T-Card
  2. Declining Balance Card (DB-Cards)
Criteria for using a P-Card or T-Card:

- Single transaction of $5,000 or less
- Total aggregate of commodity does not exceed $20,000/fiscal year
- Two-party, signed agreement is not needed
- Requirements for restricted items must be met in advance of the purchase
- Item is not prohibited
How It Works

1. Apply
2. Pickup
3. Activate
4. Shop
5. Review/Allocate
6. Attach Receipts
7. Approving Manager Review
8. Monthly Reconciliation
9. Upload to FMS (Card Services)
Application Approval Process

- P-Card and T-Card applications have an electronic workflow process
- Two separate individuals must approve
- Link to Automated Request Management (ARM)
- Online Application Guide for Users
- Must provide date of birth and home address
Applicant clicks on Application link and completes it online.

Applicant submitted it to the Approving Manager (Approver 1)* for approval.

Applicant submitted it to the Approving Manager (Approver 1)* for approval.

Card Services notifies users of card collection and training.

J.P. Morgan Chase creates the cards and sends it to Card Services.

Approved Application is submitted to J.P. Morgan Chase.

Application is routed to Program Administrator after everyone approves it.

Approving manager (Approver 1) approves it and submits it to Approver 2.

Card Services notifies users of card collection and training.
## Application Approval Process

### Approval Routing

<table>
<thead>
<tr>
<th>Cardholder</th>
<th>Approver 1</th>
<th>Approver 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Manager</td>
<td>Supervisor</td>
<td>Dean or Division Head</td>
</tr>
<tr>
<td>Account Tech</td>
<td>Business Manager</td>
<td>Dean or Division Head</td>
</tr>
<tr>
<td>Business Manager</td>
<td>Director</td>
<td>Dean or Division Head</td>
</tr>
<tr>
<td>Associate Dean</td>
<td>Dean</td>
<td>Division Head</td>
</tr>
<tr>
<td>Dean</td>
<td>Provost</td>
<td>Card Services Manager</td>
</tr>
<tr>
<td>AVP</td>
<td>VP</td>
<td>Card Services Manager</td>
</tr>
<tr>
<td>VP</td>
<td>President</td>
<td>Card Services Manager</td>
</tr>
</tbody>
</table>

Card Services Manager = Nyoka Polyak, npolyak@niu.edu
Card Pickup and Activation

- Card Services sends email to CH when it is ready for pick up
- In-person training required
- Appointments recommended - Lowden Hall #208
- Bring ID and signed Commercial Card Agreement
- Follow instructions inside envelope to activate
  - Enter 16 digit acct #
  - Enter 3 digit security code
  - Enter Access Code 1 – MMDD of birth
  - Select a PIN
  - Remove sticker
  - Sign card
Shopping

- Spend Limits
- Allowable, Allowable with Restrictions (AWR), and Prohibited Purchases
- Sales Tax

**Billing and Shipping Address**

<table>
<thead>
<tr>
<th>Shipping Address</th>
<th>Billing Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cardholder Name – P-Card</td>
<td>Cardholder Name</td>
</tr>
<tr>
<td>Department Name</td>
<td>Department Name</td>
</tr>
<tr>
<td>Northern Illinois University</td>
<td>Northern Illinois University</td>
</tr>
<tr>
<td>180 West Stadium Drive</td>
<td>1425 W Lincoln Hwy</td>
</tr>
<tr>
<td>DeKalb, IL 60115-2828</td>
<td>DeKalb, IL 60115 - 2828</td>
</tr>
</tbody>
</table>

- Returns/Credits
Next Steps:

5. Review/Allocate
6. Attach Receipts
7. Approving Manager Review

8. Monthly Reconciliation
PaymentNet System

- Visit www.paymentnet.jpmorgan.com
- Enter NIUONE1 in Organizational ID
- User ID is your Employee ID
- Enter your Password and click Log In
PaymentNet System

Account Information - Welcome Page

Welcome

Items Awaiting Your Action
- Activate Account Ending in 2530
- Activate Account Ending in 6309

Alerts
- You have no alerts at this time

CATHY CARDHOLDER
Purchasing Card (4607 0062 2018 2422 New)

Account Summary
- Credit Limit: $1,000.00
- Current Balance: $13,250.62
- Available Credit: $0.00

Transaction Activity
- Current Billing Cycle Transactions: $15,670.46
- Authorizations: 0
- Declines: 0
- Transactions for Review (Last 60 days): 0

Statements
- Aug 06, 2018: $13,250.62
- Download (PDF)
• Allocate transactions by filling in the Accounting Codes section

**Accounting Codes**
- Chart of Accounts: NIU Chart of Account
- Division: None
- Cost Center Fund: None
- Account: None

**Transaction Custom Fields**
- Business Purpose: 
- Employee Travel: Select
- Name of Traveler: 
- Destination: 
- Date(s) of Travel: 
- Transaction Notes
  
  3000 characters maximum (applies to all transaction notes)
PaymentNet System

- Transaction Details – Receipts

To upload receipt image files from your computer, select "Attach Receipt". The acceptable file formats are PDF, JPG, GIF, TIFF or PNG, and each file cannot exceed 5MB.

To fax receipts, select "Print Fax Cover Sheet" to open a document that you must print, be sure to turn off any pop-up blocker on your browser. Once printed, fax the bar-coded cover sheet with your receipts to the number on the cover sheet. Within a few hours, your faxed documents will be attached to the transaction.

No Records Found.
PaymentNet System

• Managing Transactions
  – Transactions > Manage
  – Transaction Details - General Information
  – Approval Status

![Approval Status – Approved](attachment:image)

  – Next to the Save button there is an option to Dispute the transaction
PaymentNet System

• Mass Allocation

To allocate multiple transactions at once:

1. Select **Transactions > Manage**.
2. Select the transactions you want to allocate.
3. Click **Mass Update**.
4. Fill in allocation fields and select **Save**.

• Mass Approval Process

To approve multiple transactions at once:

1. Select **Transactions > Approve**.
2. Select the transactions you want to approve.
3. Click **Approve**.
PaymentNet System

Statement

To view your current statement:

1. Click the **Statements** option on the PaymentNet menu bar.

2. If you have more than one account, use the **For Account** list to view the statement for another account.

3. To view the statement for a billing cycle other than the current cycle, select a date from the **Billing Date** list.

4. To download a copy of your statement, click **Download Statement**. You can then use your Adobe PDF viewer to save or print the statement.

**Note:** You can also view and download your statements directly from the Cardholder Dashboard. In the Statements panel, click **View** to view a statement or click **Download (PDF)** to download a statement.
PaymentNet System

Reports

To run a report:

1. Select Reports > Report List.

2. Find the report you want to run. You can use the filters and keyword search on the Report List screen to locate a report. You can also click the Plus icon to display detailed information about a specific report.

3. Click the name of the report you want to run.

4. Use the tabs on the Report Detail screen to view and change the report settings as desired.

5. If you want to be able to run the report again with the same criteria, enter a new name for the report and click Save. Saved reports are available to run from the Report List screen.

6. To run the report, click Run.

Report results are displayed on the Available Downloads screen. To view this screen, select Reports > Downloads. When the report has finished running, the Status column on this screen changes to Successful and a link to the report output appears in the Output column. Click the link to download the output to your local machine.
PaymentNet System

Where to get Help

Welcome

Items Waiting Your Action
Activate Account Ending in 2530
Activate Account Ending in 6309

CATHY CARDHOLDER
Purchasing Card (46807 0062 2018 2422 New)

Account Summary

<table>
<thead>
<tr>
<th>Credit Limit</th>
<th>$1,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Balance</td>
<td>$13,250.62</td>
</tr>
<tr>
<td>Available Credit</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

Transaction Activity

<table>
<thead>
<tr>
<th>Current Billing Cycle Transactions</th>
<th>$15,670.46</th>
</tr>
</thead>
<tbody>
<tr>
<td>Authorizations</td>
<td>0</td>
</tr>
<tr>
<td>Declines</td>
<td>0</td>
</tr>
<tr>
<td>Transactions for Review (Last 60 days)</td>
<td>0</td>
</tr>
</tbody>
</table>

Statements

| Aug 06, 2018 | $13,250.62 | View | Download (PDF) |

3 Messages

Read All
PaymentNet System

Help Index
PaymentNet System

Transactions

The Transactions module allows you to manage transaction details and make real-time updates. You can use the Transactions module to review, approve, and reject transactions, attach and download receipts, view flagged transactions, record out-of-pocket expenses and mileage reimbursement, and view the reasons for transaction authorizations and declines. You can also identify and update default transaction accounting codes for one or more transactions.

Program administrators can manage their individual transactions as well as cardholders' transactions. In order to manage your individual transactions, you must have an account that is tied to your user ID. In order to manage cardholder transactions, the cardholders must be within your hierarchy and scope of view.

Transaction data is stored for 24 months. After 24 months, transaction data is deleted from PaymentNet and basic transaction information is stored in a separate database for an additional five years. To obtain transaction data after 24 months, contact your J.P. Morgan program coordinator or relationship manager.

Use the Transactions menu to manage transactions.

This section explains the following:
- Viewing Transactions
- Searching for Transactions
- Editing a Transaction
- Splitting a Transaction
- Saving a Chart of Accounts Favorite
- Managing Transaction Receipts
- Creating Out-of-Pocket Transactions
- Transaction Approval Workflow
- Viewing Authorizations and Declines
- Updating Multiple Transactions
- Fraudulent Transactions
- Transaction Disputes

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Splitting a Transaction

When editing a transaction, you can divide the information into multiple lines of accounting so that costs are allocated to the correct cost centers. This practice is also known as adding or splitting a transaction. If your organization has defined custom accounting codes or transaction custom fields, you can apply them to each line item as needed.

For information about editing other details of a transaction, see Editing a Transaction.

To split a transaction:

1. Select Transactions > Manage

Alternatively, when viewing other information about an account, you can select Take me to > Transaction List - Last 30 Days to see a list of recent transactions for the account. For more information, see Viewing Residual Information for an Account.

2. Click the transaction you want to split.

3. Click Add Lines.

4. Enter the number of lines you want to add and click Add.

5. Complete the Line Item fields. For a list of these fields, see Line Item Level Accounting Fields.

   Note: To reveal the accounting codes and custom fields for a single line item, click the corresponding arrow. To hide these fields for all line items at once, click Expand All. To hide these fields for a single line item, click the corresponding arrow again, or click Collapse All to hide these fields for all line items at once.

6. To assign custom accounting codes to a line item, select a chart of accounts from the Chart of Accounts list, then select or enter segment values using the drop-down lists or text boxes that display. Fields marked with an asterisk are required.

   Note: When you work with a chart of accounts that has more than 150 segments, scroll to the bottom of the list to view the additional segments.

   Alternatively, if you have previously saved a chart of accounts favorite, you can select it from the Chart of Accounts list. The segment values associated with the favorite automatically display in the corresponding fields.

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PaymentNet System

Resources
Policy Review

• Defined Roles and Responsibilities
  1. Cardholder
  2. Approving Manager
  3. Proxy/Reviewer
  4. Business Manager
  5. Deans/Division Heads
• Training Requirements
• Expiring/Reissued Cards
Policy Review

- Disputed Items - 800-270-7760
- Lost/Stolen - 800-270-7760
- Misuse
- Change in Employment Status
- Exceptions
- Record Retention
- Audits
Forms

- Account Change Form
- Card Return Form
- Equipment Form
- Exception Request Form
- P-Card Journal Entry Form
- Request to Add Grant
- Travel Voucher
### Allowable versus Unallowable Travel Purchases

<table>
<thead>
<tr>
<th>Common Travel Expenses</th>
<th>Commercial Card</th>
<th>Travel Reimbursement</th>
<th>Unallowable Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alcohol</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Business/First Class Airfare</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Coat Check</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Conference Registration</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Entertainment Expenses</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Extra Baggage Fees (exceptions may apply)</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Fines, Late Fees, or Penalties Including Parking and Other Traffic Tickets</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Gasoline for Personal Vehicle</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Gasoline for Rental Car</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Items for Personal Use or Non-University Purposes</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Late Check-Out, Early Check-In, and Room Guarantee Charges</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Lodging (up to limits)</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Meal Allowance/Per Diem (exception for Graduate Assistants)</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Optional Expenses for Airline Seats, Travel Insurance, and Early Check-In</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Parking (outside of DeKalb)</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Transportation (most economical)</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Transportation to Procure Meals</td>
<td></td>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>
Travel

• Lodging
  – Cannot exceed lodging allowance maximums set by Illinois Higher Education Travel Control Board (IHETCB), unless:
    • Staying at approved/recommended Conference Hotel
      – Documentation required showing stay was at approved conference hotel
    • If unable to stay at the approved/recommended conference hotel
      – Rate can be less than or equal to rate of the established conference room rate (documentation showing established conference hotel rate required)
  – Any lodging overages are sent as an exception to IHETCB for review and approval quarterly
    • If disapproved by board, traveler is required to refund the University the overage plus applicable taxes and deposit the funds with the Bursar’s Office
      – Notification to APS required with copy of deposit slip
Travel

- Review lodging allowance maximums
  - [https://www.stateuniv.state.il.us/travel/allowances/](https://www.stateuniv.state.il.us/travel/allowances/)
    - *In-State lodging allowance changes effective July 1, 2019*

- State the business purpose of each trip.
  - Include the business reason for all auto rental, fax, phone, and internet expenses listed in the other expenses column.

- Support breaking out airfare and lodging is required if booking a package.
  - If breakout is not available, package is not allowed
Travel

- Allocating travel related expenses on Commercial Card
  - Transaction custom fields added in PaymentNet to capture traveler’s name, destination, business purpose, and dates of travel
    - Approvers must ensure completeness of these fields before approving transactions
    - Need for annual Illinois State Legislature (ISL) reporting required for agencies receiving appropriated funds
  - Make sure to record travel to proper accounts for students, employees, and non-employees
    - ISL reporting accounts for employee travel only
Travel

• Travel Voucher form
  – https://www.niu.edu/controllers/aps/travel.shtml
• Travel Voucher Changes
  – Section added to complete Commercial Card expenses related to travel
    • Copies of receipts required for support
    • Must submit travel voucher for any purchases on a card even if have no other reimbursement
  – Vouchers must be approved and submitted within 30 days from date of travel completion
  – Note informing travelers of possible taxable income consideration if submitted over 60 days from travel completion
• See other items listed on Travel Voucher Submission Check List
Travel

• Travel forms can be found on APS website
  – [https://www.niu.edu/controllers/aps/travel.shtml](https://www.niu.edu/controllers/aps/travel.shtml)

**Travel Forms**
- Authorization to Travel (XLS) Rev. 1/13/03
- Group Travel Advance (XLS) Rev. 2/24/09
- Travel Voucher (XLSM) Rev. 10/8/19
- Student Non-employee Travel Event Request Form (XLSX) Rev. 6/01/12
  (to be submitted with a check request form)
- Travel Voucher Submission Check List (PDF) Rev. 7/29/19

**Travel Information**
- Travel Day Trip Meal Reimbursement Eligibility (PDF)
- Higher Education Travel Control Board
- Overnight Travel Instructions (PDF)
- Day Trip Travel Instructions (PDF)
- Travel Expense Payment Grid (XLSX) Rev. 8/13/19
- Filling out PaymentNet Custom Fields Example (XLSX) Rev. 10/03/19
- Sample Travel Voucher (XLSM)
Travel

• Contact Information

– Accounts Payable Services, 753-1514 or AccountsPayableSrvs@niu.edu
– Debbie Bonnell, APS Travel Manager, 753-6130 or dbonnell@niu.edu
– Julie O’Brien, APS Manager, 753-6122 or jobrien@niu.edu
PaymentNet Mobile

- Users can attach receipts to transactions using their mobile phones as well
- Login to PaymentNet platform through any mobile phone browser using [https://m.jpmorgan.com](https://m.jpmorgan.com)
  - Your PaymentNet account must be setup first before accessing the mobile site
  - You need to register your mobile device when logging in for the first time
    - Tap on ‘Get Access Code’ which will send an access code to your registered email
    - Enter that access code on the screen and tap Yes to register the device
    - Hit Next to complete the registration process

*Source: JPMC PaymentNet® Receipt Imaging Guide*
PaymentNet Mobile

- There are two ways to attach receipts to the transactions using PaymentNet Mobile
  - Capture an image of the receipt using mobile phone camera
  - Upload an image already saved to the mobile phone
- To attach receipt images
  - Tap an item in the Posted list to display transaction details
  - Tap the Attach Receipt icon
  - To capture an image with the phone camera, tap **Take Photo**, snap a photo of the receipt, Review the image, and then tap **Use Photo**
  - To use a photo saved on the phone, tap **Photo Library**, locate the receipt photo and then tap to select it
  - The amount, currency, and date found on the receipt image are displayed. Enter a name for the receipt and optionally provide a description. Then tap Attach Image

*Source: JPMC PaymentNet® Receipt Imaging Guide*
PaymentNet Mobile

- Additional receipts can be attached using the same steps as before
- Total number of receipts will be displayed at the bottom of the screen along with the link to each of them
- Tap a link to display and receipt image
- Cardholders can elect to receive email notifications when the receipts they have attached using PaymentNet Mobile are available for review.
  - To receive these notifications, cardholders must log-in to PaymentNet on a non-mobile phone device, edit their profile, and select the Receipt Images Attached notification on the My Profile - General Information screen

*Source: JPMC PaymentNet® Receipt Imaging Guide*
Q & A
Card Services Contacts

Barbara Seldal, Acting Program Administrator
cardservices@niu.edu
753-6242

Nyoka Polyak, Card Services Manager
cardservices@niu.edu
753-5750

Website: https://www.niu.edu/controllers/treasury/index.shtml
A-Z Index under Treasury Operations